



Visit the SBA lender home-page at www.sba.gov/banking

LENDER NEWS

A Publication of the Des Moines District Office and Cedar Rapids Branch Office

August, 2005

From the District Director's Desk

SBA Information at Your Fingertips

Dear Lender:

We often receive calls asking about where to find SBA forms, information on programs and lending activity. We are pleased to honor such requests and to assist you in getting the information you need.

A ready source for information is our Web site at www.sba.gov/banking which we designed for you our lenders.

Here is where you can find the most recent version of our forms, information on processing and liquidation procedures and lending activity. The left sidebar has links to notices, SOPs, forms, authorizations, program guides, lender/loan data, 1502 reporting, secondary market information, processing center information, E-Tran and IRS contacts.

For example, if you need information on SBAExpress and its processing procedures, click on program guides. The *Center Info* link will take you to the National Guaranty Purchase Center and its guidance for the

preparation of a purchase package.

We are in the process of assembling additional resource materials to assist you and your small business customers. These materials include a packet of forms and guidance on requesting SBAExpress and Community Express designations, an updated "Small Business Resource Guide," and a new pilot program aimed at increasing the success of small businesses in your community entitled "Personal Business Trainer." We plan to have these materials available by mid September and at the Iowa Bankers Association annual convention.

We look forward to seeing you there. Please stop by our booth and avail yourselves of these materials.

Sincerely,

Joseph M. Folsom
District Director

Nominations for Small Business Week 2006

SBA is now accepting nominations for its annual Small Business Week Awards for Iowa. Winners of the state competition compete for the national title which will be awarded during National Small Business Week ceremonies to be held during SBA Expo 2006.

Categories include:

- Small Business Person of the Year
- Financial Services Champion
- Home-Based Business Champion
- Minority Small Business Champion
- Small Business Exporter of the Year
- SBA Young Entrepreneur of the Year
- Small Business Journalist of the Year
- Veteran Small Business Champion
- Women in Business Champion

- Jeffrey Butland Family-Owned Small Business of the Year

These awards are a perfect way to thank your customers, clients, and community leaders and other organizations you work with in your community. They can also result in some great recognition for your bank.

All nominations must be received by the SBA no later than November 4, 2005. For a complete list of all awards and their criteria and to obtain information on completing a nomination package, visit www.sba.gov/nominationsguideline.html or contact the SBA in Des Moines at (515) 284-4522 or send an e-mail to thomas.lentell@sba.gov

INFORMATION

Des Moines District Office

210 Walnut, Room 749
Des Moines, IA 50309-2186
(515) 284-4422
(515) 284-4572 FAX

Joseph M. Folsom
District Director
(515) 284-4026
Joseph.folsom@sba.gov

Cedar Rapids Branch Office

2750 1st Ave. NE - Suite 350
Cedar Rapids, IA 52402
(319) 362-6405
(319) 362-7861

LowDoc Processing Center

Sacramento, CA
(916) 930-2410
(916) 930-2180 FAX

Fresno Servicing Center

Fresno, CA
(559) 487-5650
(559) 487-5803 FAX

Liquidation & Purchase Center

Herndon, VA
(703) 487-9283
(202) 481-4674 FAX

PLP Processing Center

Sacramento, CA
(916) 930-2463 or 930-2460
(916) 930-2160 FAX

Help for Existing Businesses

Don't forget that SBA's loan programs aren't just for new businesses. If you have an existing small business customer who needs money to expand and a restructuring of debt will assist their cash flow, please give us a call to see how we can assist.

September is National Preparedness Month
See Details on Page 2 and visit

www.sba.gov/npm2005/index.html

Lenders Must Use New SBA Form 4s - Available On-line

SBA Form 4, (Application for Business Loan), SBA Form 4-Schedule A (Schedule of Collateral), and SBA Form 4-I (Lender's Application for Guaranty or Participation) have been renewed and are available on the SBA's Web site at www.sba.gov/library/forms.html. **Previous versions of these forms are obsolete** since they do not contain the changes incorporated in the revised versions. The changes to the forms include the following:

SB

Form 4-I: This form must be completed by the lender for each 7(a) loan application that submits a Form 4. One of the changes to the form is the addition of a block asking the lender to indicate the small business loan applicant's North American Industry Classification System (NAICS) code which identifies each type of small business and is used by SBA to establish size standards

SBA financial assistance is only available to business borrowers that are determined to meet SBA's size standards for "small." For assistance in determining a business' NAICS code and size standards, go to www.sba.gov/size/indexableofsize.html

Form 4: The previous Form 4 asked for information concerning the applicant. One of the questions is about the applicant's other Government debt. The revised form provides clearer guidance to the applicant about what information to include in this section.

We also have revised the instructions regarding identification of assistance the borrower has received in completing Form 4. Another change is that applicant will no longer be asked whether he or she is a Vietnam Era Veteran but will instead will be asked to indicate whether they're a Service Disabled

Veteran. Pursuant to Public Law 106-50, SBA must report to Congress on loan activity for Service Disabled Veterans. We also have clarified the questions regarding exporting in order for SBA to better determine the number of businesses assisted by a 7(a) loan that export and the amount of export sales the loan will support. In addition, we have added a question to identify those SBA applicants that have received counseling or training from SBA.

Form 4, Schedule A: (This is an optional form.) This form as revised requires the lender to list the manufacturer, make, model, etc. of only those personal property items to be taken as collateral that exceed \$5,000 in value. Previously, it was those items exceeding \$500. Therefore, the detailed listing will not include such items as personal computers, printers and soon and will be far less burdensome.

September is National Disaster Preparedness Month

September is National Preparedness Month, a time to focus attention on getting prepared for naturally-occurring or man-made disasters.

In light of Hurricane Katrina, the importance of such preparation cannot be understated. Small businesses invest a tremendous amount of

time, money and resources to be successful, and while the importance of emergency planning may seem self-evident, it often gets put on the back-burner in the face of more immediate concerns. For small business owners, being prepared can mean staying in business following a disaster. An estimated 25

percent do not reopen following a major disaster, according to the Institute for Business and Home Safety.

For more information on how your customers can better prepare for disasters, go to www.sba.gov/npm2005/index.html

SBA Lender Activity Report for July

LENDER NAME	LOCATION	#	AMOUNT
U. S. Bank, NA	Iowa	11	\$226,500
Siouxland Econ. Dev. Corp.	Sioux City	4	\$1,339,000
Guaranty Bank and Trust Co.	Cedar Rapids	4	\$279,000
Capital One	Virginia	4	\$125,000
Hedrick Savings Bank	Ottumwa	3	\$139,000
Business Loan Center	New York	2	\$830,000
Iowa State Bank	Des Moines	2	\$550,000
Farmers State Bank	Marion	2	\$171,800
E.C.I.A. Business Growth, Inc.	Illinois	1	\$991,000
Gateway State Bank	Clinton	1	\$864,200
Iowa Business Growth Co.	Johnston	1	\$715,000
The National Bank	Illinois	1	\$620,000
Great Western Bank	Clive	1	\$560,600
Boone Bank & Trust	Boone	1	\$550,000
Northeast Security Bank	Sumner	1	\$415,000
Iowa Trust & Savings Bank	Centerville	1	\$400,000
CIT Small Business	New Jersey	1	\$398,000
First Nat'l Bank of Cedar Falls	Cedar Fall	1	\$242,000
Cedar Rapids Bank & Trust Co.	Cedar Rapids	1	\$237,600
Houghton State Bank	Red Oak	1	\$180,000
Iowa Savings Bank	Carroll	1	\$150,000
State Central Bank	Keokuk	1	\$150,000
Maquoketa State Bank	Maquoketa	1	\$140,000

LENDER NAME	LOCATION	#	AMOUNT
American National Bank	Holstein	1	\$127,500
The National Bank	Bettendorf	1	\$122,000
First Federal Bank	Sioux City	1	\$106,000
Ames Community Bank	Ames	1	\$100,000
Iowa Bank	Bellevue	1	\$93,000
First State Bank	Conrad	1	\$92,000
Northwest Bank & Trust Co.	Davenport	1	\$89,000
Fidelity Bank	Huxley	1	\$80,000
Northwest Federal Savings	Spencer	1	\$80,000
Dutrac Community CU	Dubuque	1	\$77,500
First National Bank	Ames	1	\$75,000
Liberty Bank	WDM	1	\$72,000
Wells Fargo Bank NA	Iowa	1	\$70,000
First Nat'l Bank of Muscatine	Muscatine	1	\$65,000
Pleasantville State Bank	Pleasantville	1	\$62,500
West Bank	WDM	1	\$60,000
Bank Iowa	Cedar Rapids	1	\$55,000
American Trust & Svgs. Bank	Dubuque	1	\$50,000
Polk County Bank	Johnston	1	\$46,400
Tri County Bank and Trust	Monticello	1	\$40,000
Collins Community CU	Cedar Rapids	1	\$28,300
Iowa State Bank	Wapello	1	\$15,000
Innovative Bank	California	1	\$5,000

The following lenders in Iowa were participant lenders in the SBA's 504 loan program during the month of July

LENDER NAME	LOCATION	#	AMOUNT
Northwestern State Bank	Orange City	1	\$2,188,500
Associated Bank N.A.	Illinois	1	\$991,000
Bank of America	Iowa	1	\$868,405

LENDER NAME	LOCATION	#	AMOUNT
First National Bank	Sioux Center	1	\$250,000
American Bank N.A.	LeMars	1	\$185,000
Northwest Federal Svgs. Bank	Spencer	1	\$95,000